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9/29/22 2:18 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Case No. 19-24544-GLT  
: :  
ANDREA WATSON-LINDSEY : Chapter 7  
: :  
*Debtor(s)* : Doc. No.\_\_\_\_\_  
: :  
Natalie Lutz Cardiello : Related to Doc. No. 161  
: :  
Applicant : :  
: :  
vs : :  
: :  
No Respondents : :

**ORDER OF DISTRIBUTION**

Upon consideration of the Trustee's Final Report and Proposed Distribution, the Trustee, Natalie Lutz Cardiello, Esquire, is hereby ordered and directed to (i) distribute to the parties in interest listed in the Proposed Distribution, estate monies in the amounts indicated in such Proposed Distribution, within ten (10) days after the appeal period for this order expires, and (ii) transmit to the United States Trustee, within one hundred twenty (120) days after the appeal period for this order expires, statements for all estate deposit or investment accounts indicating zero balances and all cancelled checks corresponding to disbursements of estate funds as shown in the Trustee's Proposed Distribution. In the event that the Trustee is notified that a debt for which a valid Proof of Claim was filed has been otherwise satisfied, either in full or in part, and the funds paid to any such creditor are returned to the Trustee, the Trustee may distribute the funds so returned in the same manner as approved by this Order, except that the Trustee shall not distribute any funds in connection with the claim with regard to which said funds have been returned to the Trustee.

Prepared by: Natalie Lutz Cardiello, Esquire

Dated: September 29, 2022

  
GREGORY J. TADDONO *hct*  
CHIEF UNITED STATES BANKRUPTCY JUDGE

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 19-24544 GLT

Case Name: WATSON-LINDSEY, ANDREA

Trustee Name: Natalie Lutz Cardiello, Esquire

Balance on hand	\$	23,606.12
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Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000003	AMERICREDIT FINANCIAL SERVICES, INC.	\$ 13,493.02	\$ 0.00	\$ 0.00	\$ 0.00
000009	FEDERAL NATIONAL MORTGAGE ASSOCIATION	\$ 21,456.51	\$ 0.00	\$ 0.00	\$ 0.00
000010A	PITTSBURGH WATER AND SEWER AUTHORITY	\$ 1,829.83	\$ 0.00	\$ 0.00	\$ 0.00
000011C	JORDAN TAX SERVICES, INC.	\$ 2,773.61	\$ 17,389.43	\$ 17,389.43	\$ 0.00
000012A	JORDAN TAX SERVICES, INC.	\$ 3,881.80	\$ 0.00	\$ 0.00	\$ 0.00
000010B	PITTSBURGH WATER AND SEWER AUTHORITY	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
000010C	PITTSBURGH WATER AND SEWER AUTHORITY	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
000010D	PITTSBURGH WATER AND SEWER AUTHORITY	\$ 631.46	\$ 1,901.20	\$ 1,901.20	\$ 0.00

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000011A	JORDAN TAX SERVICES, INC.	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
000011B	JORDAN TAX SERVICES, INC.	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 23,606.12

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 5,250.00	\$ 0.00	\$ 5,250.00
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$ 245.97	\$ 0.00	\$ 245.97
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 1,575.00	\$ 0.00	\$ 1,575.00
Accountant for Trustee Fees: Bononi & Company, P.C.	\$ 525.00	\$ 0.00	\$ 525.00
Charges: CLERK, U.S. BANKRUPTCY COURT	\$ 188.00	\$ 0.00	\$ 188.00

Total to be paid for chapter 7 administrative expenses \$ 7,783.97

Remaining Balance \$ 15,822.15

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Prior Chapter Attorney for Trustee/DIP Fees (Other Firm): LAWRENCE W. WILLIS	\$ 8,052.20	\$ 0.00	\$ 8,052.20

Total to be paid for prior chapter administrative expenses \$ 8,052.20

Remaining Balance \$ 7,769.95

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 663.80 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005A	PENNSYLVANIA DEPARTMENT OF REVENUE	\$ 663.80	\$ 0.00	\$ 663.80
Total to be paid to priority creditors				\$ <u>663.80</u>
Remaining Balance				\$ <u>7,106.15</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,284.91 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 85.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	CLEARVIEW FCU	\$ 705.62	\$ 0.00	\$ 605.23
000002	CLEARVIEW FCU	\$ 3,632.09	\$ 0.00	\$ 3,115.32
000004	ECMC	\$ 1,404.93	\$ 0.00	\$ 1,205.04
000006	UPMC HEALTH SERVICES	\$ 734.18	\$ 0.00	\$ 629.72
000007	UPMC PHYSICIAN SERVICES	\$ 811.79	\$ 0.00	\$ 696.29
000008	DUQUESNE LIGHT	\$ 996.30	\$ 0.00	\$ 854.55

Total to be paid to timely general unsecured creditors	\$ 7,106.15
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 15,078.11 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014	US DEPARTMENT OF EDUCATION	\$ 15,078.11	\$ 0.00	\$ 0.00
Total to be paid to tardy general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 166.54 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005B	PENNSYLVANIA DEPARTMENT OF REVENUE	\$ 166.54	\$ 0.00	\$ 0.00
Total to be paid to subordinated unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

In re:  
Andrea Watson-Lindsey  
Debtor

Case No. 19-24544-GLT  
Chapter 7

District/off: 0315-2  
Date Rcvd: Sep 29, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2022:**

Recip ID	Recipient Name and Address
db	+ Andrea Watson-Lindsey, 2541 Allequippa Street, Pittsburgh, PA 15213-2308

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmllawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohrlab@raslg.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	

District/off: 0315-2

User: auto

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Date Rcvd: Sep 29, 2022

Form ID: pdf900

Total Noticed: 1

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lawrence W. Willis

on behalf of Debtor Andrea Watson-Lindsey ecf@westernpabankruptcy.com  
urfreshstr@gmail.com;willislr88866@notify.bestcase.com

Lorraine Gazzara Doyle

on behalf of Creditor Bayview Loan Servicing ldoyle@logs.com diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC mmiksich@kmllawgroup.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

on behalf of Accountant Eric E. Bononi ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor Americredit Financial Services Inc. Dba GM Financial ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 17